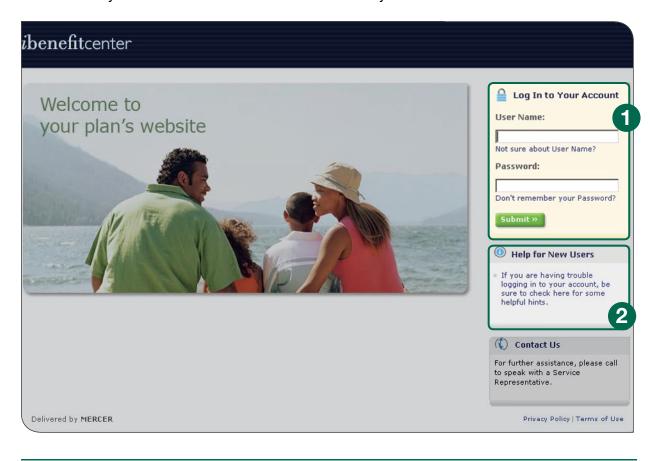
# **ANYTIME ONLINE ACCESS**

Your new SIP website: **www.ibenefitcenter.com**, offers you many valuable online resources and learning tools. This reference sheet will provide you with an overview of how to navigate the site and perform some common transactions.

### Login

You will need your User Name and Password each time you enter the site.



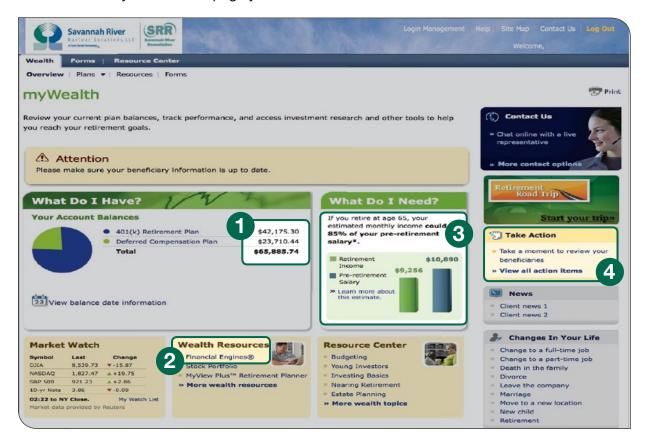
- You initial User Name will be your full Social Security number (SSN), without dashes, and your initial Password will be your full date of birth (MMDDYY).
- For Security purposes, you will be prompted to change both your User Name and Password after you log on for the first time. [zoom in on User Name and Password]





## "myWealth" SIP homepage

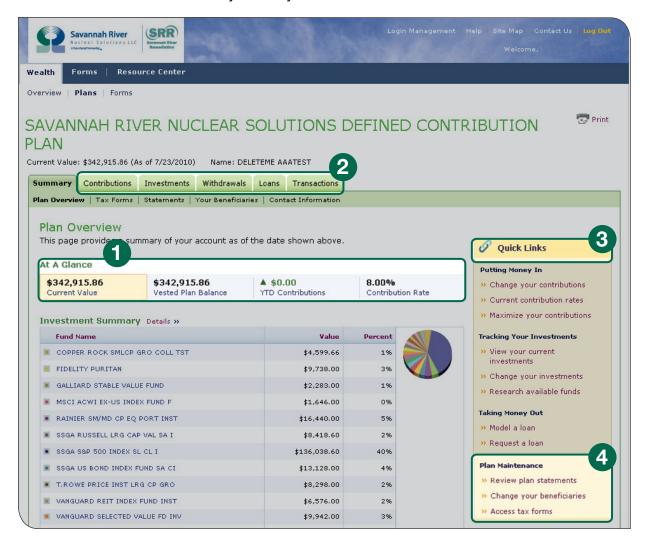
From the new myWealth homepage you can access:



- 1 Your SIP balance
- 2 Financial Engines' advisory services
- A retirement readiness calculation that will show your current balance and the amount you may need for retirement
- Personalized messages, suggesting appropriate actions you may need to take, such as naming a beneficiary

## SIP summary page

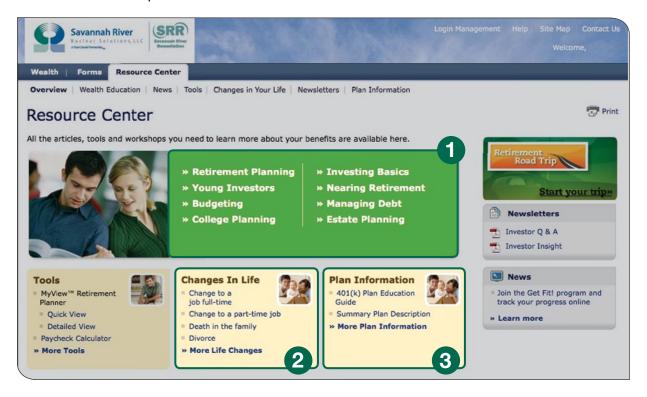
From the Plan Overview Summary screen you can:



- Review the basics, including your current account balance, contribution rate, and personalized rate of return
- 2 Make account changes
- Use "Quick Links" to change your contribution rate, change how your money is invested, or research the funds available in the SIP
- 4 Update your beneficiary information and view your account statements online

#### **Resource Center**

The resource center provides:



- 1 One stop-access to educational tools and articles
- Keep your retirement plan up-to-date by reminding you of actions you need to take based on certain life events
- Access to the SIP education guide, Summary Plan Description, and more SIP documents

If you have any questions about the website, please call 1-866-288-3257 (toll-free), between 8:00 a.m. and 10:00 p.m. Eastern Time, Monday through Friday, to speak with a Service Representative.